

FORT MEADE CLAIMS DIVISION

POWER OUTAGES AND SPOILED FOOD

In the past year alone, Fort Meade has been affected by an earthquake, hurricane, and several severe thunderstorms. In the aftermath of such events, the Fort Meade Claims Division routinely deals with issues involving power outages, power surges, and spoiled food. Like nearly everything else in the military, this issue is specifically addressed by the regulations. To assist potential claimants, this paper will provide a guide over the correct course of action for claims involving spoiled food. To that extent, please note that members of the Air Force, Navy, Coast Guard, or Marines should go through their respective claims programs.

First off, as implemented by Army Regulation 27-20, Chapter 11, the Personnel Claims Act does not serve as either a disaster relief statute or a substitute for insurance. Under the Personnel Claims Act, service members may seek financial relief due to “unusual occurrences.” An “unusual occurrence” is defined as a hazard outside the normal risks of day-to-day living and working. In regards to power outages, claims over spoiled food due to a power outage may be considered if the outage is of an “unusual duration.” What constitutes an “unusual duration” in such a situation is determined on a case by case basis in accordance with existing Army regulations and policies.

However, before filing a claim with our office, potential claimants should first file a claim with their own insurance company under any applicable personal property or renter’s insurance policy. In the event that a claimant’s insurance coverage contains a deductible and the total value of the entire claim (including all other damages – hotel fees, electronics, etc.) is less than this deductible amount, then claimants can simply file with our office. For on-post residents who only have the standard renter’s insurance policy, the deductible amount is \$250. To provide further information over this topic, our office has attached an FAQ over the standard renter’s insurance policy—and how it relates to spoiled food—to this packet.

If a claimant wants to file a claim with our office, they will need to use PCLAIMS, which requires a valid AKO account. To access PCLAIMS through AKO, a claimant can click on the “Self-Service” tab, select the “My Legal” link, click on the “Claims” link, and then, on the new page, select “Personnel Claims Online Filing Database.” To access PCLAIMS through JAGCNET, a claimant should simply go to www.jagcnet.army.mil, click on the “Legal Services” tab, and then select “File a Personnel Claim.” If a claimant is already logged into JAGCNET, then they should choose the “USARCS” tab, click on the “Claims Portal” link, and then, on the new page, select “Personnel Claims Online Filing Database.”

Once arriving at PCLAIMS, the process of filing a claim is pretty straight-forward. After all the necessary information is entered into PCLAIMS, claimants will be asked to verify and submit their claim. Once the claim is verified, it will be electronically sent to a military claims office, which will investigate the claim and arrange for any appropriate payments.

If a claimant is filing a claim with our office over spoiled food, we will need certain information over the damages. For example, we will need a statement from the claimant over

how long their power was out. Additionally, for each claimed item, we need to know two separate things: whether an item was opened or unopened, and its replacement cost. This information is required due to the depreciation analysis outlined by the relevant regulations. To streamline this process, claimants should feel free to simply place this information into a Word Document or Excel Spreadsheet. It would also be helpful—and help expedite the process—if a claimant lists how much money they are claiming for opened items versus unopened items. Our office has attached a sample letter explaining how to document damages to this packet. We have also attached a CEFT Form, which is needed to process any potential payments.

In conclusion, our office fully understands the personal stress and difficulties caused by inclement weather and power outages. We want to help make this process as clear, simple, and streamlined as possible. For further information over Personnel Claims and PCLAIMS, please go to our revamped website at <http://www.ftmeade.army.mil/pages/sja/sja.html>. Our website has several documents over the PCLAIMS process, including a direct link to a comprehensive User Manual. Additionally, please feel free to contact us at 301-677-9960 and 301-677-9898.

FORT MEADE CLAIMS DIVISION

HOW TO DOCUMENT SPOILED FOOD CLAIMS

The following letter showcases the type of documentation that should be provided for all claims involving spoiled food. More specifically, this type of documentation should be uploaded by a claimant to PCLAIMS in conjunction with filing their claim:

To whom it may concern,

My name is SGT Smith, and I live on-post at 1234 Fort Meade Avenue, Fort Meade, Maryland, 20755. My house lost power on 29 June 2012 at 2300 and power was not restored until 1 July 2012 at 1400. During this time period, I had 6 food items that became spoiled. I certify that I attempted to file a claim with my renter's insurance company, but the total amount of my claimable damages for the entire storm is below my deductible of \$250.

Here is a list of the spoiled items that were already opened:

- 1) Lunchmeat : \$5.00*
- 2) Milk: \$4.00*
- 3) Shredded Cheese: \$3.00*

Total Amount Claimed for Opened Food: \$12.00

Here is a list of the spoiled items that were unopened:

- 1) Box of Bagel Bites: \$3.00*
- 2) Chicken Breasts: \$5.00*
- 3) Yogurt: \$2.00*

Total Amount Claimed for Unopened Food: \$10.00

Please do not hesitate to contact me with any further questions or concerns. I have already uploaded my CEFT Form to PCLAIMS. It is my understanding that the CEFT Form is needed to process any potential payment.

Very Respectfully,

SGT Smith

MANUAL CEFT INPUT INFORMATION

Payee Name _____

SSN _____ EIN _____

Corporate Status Code (see attached list) _____ 2J _____

Payee **MAILING** Address _____

Payee Phone: _____

Payee Email Address _____

EFT Format: CTX

FINANCIAL INSTITUTION INFORMATION

ACH Bank Name _____

ACH Bank Address _____

ACH Bank Telephone Number _____

ACH Nine-Digit Routing Transit Number _____

Depositor Account Number _____

Type of Account (checking or savings) _____

Account Holder's Name _____

Account Holder's Signature _____



FT. MEADE

Winter Weather Event Claims Assistance Question and Answer Sheet Renter's Insurance Program

This document has been prepared by Alliant Insurance Services to assist military personnel and their families at Ft. Meade in the processing of claims for damages that may have been incurred resulting from the recent winter weather event that has effect the Maryland region. Under the military resident's Renter's Insurance policy some of your losses may be recoverable. This sheet is intended to assist in answering commonly asked questions and ease the claims process. This document is not all inclusive and is not intended to replace or amend the coverage that is provided by the Renter's Insurance policy. We trust that this information will be useful for your purposes.

Question: Is the cost for food spoilage coverage?

Answer: Yes.

Question: If any of my electronics are damaged and no longer working are they covered under my renter's insurance policy?

Answer: Yes.

Question: Is there a deductible that I must satisfy first before my losses are covered by insurance?

Answer: Yes. The deductible is \$250.00 and is deducted from the total amount of your claim.

Question: If my losses are under \$250.00 do I still have a claim?

Answer: No. Unfortunately damages under this dollar amount are absorbed by the resident.

Question: Is there some proof I must submit to substantiate my losses?

Answer: Yes. Documentation is useful in processing your claim. Items such as receipts, photographs of the damaged items, original copy of an owner's manual and related information.

Question: What are "Additional Living Expenses" under the policy? What items are covered?

Answer: Additional living expenses are covered under the policy. These expenses are typically defined as costs associated with relocating to hotel as a result of the weather emergency, additional food expenses incurred during the period of the weather emergency and items purchased connected to routine living needs required by the weather emergency.

Question: How do I submit my claim?

Answer: The neighborhood managers will provide an incident and inventory sheet. Any documentation should be submitted to Alliant Insurance either by fax or e-mail to the following...

Melissa Tharp, mtharp@alliantinsurance.com fax # 248-203-7509 Phone # 248-205-2912 or Michele Williams, mwilliams@alliantinsurance.com fax # 248-203-7523 Phone # 248-205-2923.

Paperwork can also be mailed to Alliant
1050 Wilshire Drive Ste 210
Troy, MI 48084

Question: How long will the claim process take?

Answer: An adjuster makes the initial contact with the resident within 24 hours of the claim submission. A check is sent out to the insured within 10-14 business days.

Question: What is replacement cost value and how will this affect my claim?

Answer: The policy provides to compensate you for the amount it costs to replace the damage item of similar kind and quality.

Picerne Military Housing Resident Claim Form

Claim Reporting Worksheet

All information should be accurately recorded. Any false statements, knowingly reported, will void coverage and may violate laws pertaining to insurance fraud. All thefts must also be reported to police.

Name of Installation or Base : _____

Resident Name: _____

Home Address: _____

Day Phone: _____

Cell Phone: _____

Email address: _____

Date of Loss: _____

Police or Fire Department to which reported: _____ Please attach copy of report

Police Report Number: _____

Description of Loss (i.e. theft, vandalism, water damage, liability slip and fall etc.). *Please be as specific as possible. Use additional pages as necessary to substantiate your claim, including time and place*

Medical Treatment Received Or Expected? Yes ☐ No ☐

If yes, describe: _____

Which Paramedics, If Any, Were Called? Yes ☐ No ☐ If yes, please attach copy.

PLEASE ATTACH THE FOLLOWING ITEMS TO LOSS NOTICE FOR PERSONAL PROPERTY CLAIMS:

- 1) Inventory Sheet
- 2) Receipts (Or credit card statements showing damaged items)
- 3) Replacement Invoices / Estimates
- 4) Pictures will be required

ALL DAMAGED PROPERTY SHOULD BE PROTECTED FROM FURTHER DAMAGE AND NOT DISPOSED OF UNTIL CLAIM IS RESOLVED.

Signature of Claimant _____

Date _____